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DATE: 11/4/2005

Number of Pages to Follow (including cover sheet): 16

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Examiner: Tieu, Binh Kien
Group Art Unit: 2643
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Docket No. AUS92001844US1 Serial No. 10/022,165 Atty: AJP

Applicant: BROWN ET AL

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Fees: Amendment ☐ Notice of Appeal ☐ Appeal Brief ☐ Other ☐

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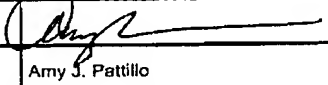
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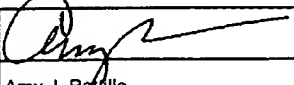
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/022,165
	Filing Date	12/17/2001
	First Named Inventor	Michael Wayne Brown
	Art Unit	2643
	Examiner Name	Tieu, Binh Kien
Total Number of Pages in This Submission	Attorney Docket Number	AUS920010844US1

ENCLOSURES (Check all that apply)		
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
Michael Wayne Brown et al.
Serial No: 10/022,165
Filed: 12/17/2001

Title: PROVIDING ACCOUNT USAGE
FRAUD PROTECTION

Docket Number: AUS920010844US1

Before Examiner:
BINH TIEU
Group Art Unit: 2643

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CERTIFICATE OF FACSIMILE TRANSMISSION

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11/4/05
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10/022,165
Atty Docket: AUS920010844US1

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A. INTRODUCTORY COMMENTS

Responsive to the Office Action of October 5, 2005 with a 1 month shortened statutory period for reply, please amend the above-identified application as follows.

Amendments to the Claims begin on page 3.

Arguments begin on page 12.

10/022,165
Atty Docket: AUS920010844US1

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